

Financial Scams & Identity Theft

Identity Theft

When you least suspect it, identity thieves utilize techniques to gain access to your personal information. Their purpose is to defraud retailers, banks, financial institutions, and government entities by using your name. In return you receive notification someone has used your identity, which subsequently leaves you with a mess to clean up.

Types of Fraud Committed by Identity Thieves:

- Credit card fraud – thief uses card for purchases or opening new accounts in your name.
- Loan & Investment Fraud – thief uses your name to apply for a loan or investment schemes (i.e.; Ponzi, pyramid).
- Utilities Fraud – thief uses your name to begin utility service.
- Employment Fraud – thief uses your social security number to obtain job.
- Medical Fraud – thief applies for medical care coverage payments using your name.

A Few Ways Information is Obtained:

- Dumpster diving
- Stealing wallets and purses
- Vehicle or home burglary
- Stealing mail

Crime Prevention Tips

- ✓ Purchase shredder – shred all junk or documents with your information.
- ✓ Don't put mail in mailbox – go to the post office.
- ✓ Always retrieve receipts from ATM's or check out stations.
- ✓ Make sure your bills are coming in on time – if not call service utility offices.
- ✓ Place alert on credit report.
 - For free credit report go to: www.annualcreditreport.com

Credit Bureaus:

Equifax – www.equifax.com

To order your report, call: 800-685-1111

To report fraud, call: 800-525-6285

TDD 800-255-0056 and write:

PO Box 740241, Atlanta, GA 30374-0241

Experian – www.experian.com

To order your report, call: 888-EXPERIAN (397-3742)

To report fraud, call: 888-EXPERIAN (397-3742)

TDD 800-972-0322 and write:

PO Box 9532, Allen, TX 75013

TransUnion – www.transunion.com

To order your report, call: 800-888-4213

To report fraud, call: 800-680-7289

TDD 877-553-7803; fax: 714-447-6034; email:

fvad@transunion.com or write: Fraud Victim Assistance Department,
PO Box 6790, Fullerton, CA 92634-6790